

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
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Attorneys for Secured Creditor  
Toyota Lease Trust

In Re:  
Jessica Federico & Thomas Federico,  
  
Debtors.



Order Filed on September 5,  
2017 by Clerk U.S. Bankruptcy  
Court District of New Jersey

Case No.: 15-26163-JNP

Adv. No.:

Hearing Date: 8/22/2017 @10:00 a.m..

Judge: Jerrold N. Poslusny, Jr.

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR  
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: September 5, 2017**

A handwritten signature in dark ink, appearing to read "Jerrold N. Poslusny, Jr.", written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

**(Page 2)**

Debtors: Jessica Federico & Thomas D. Federico

Case No: 15-26163-JNP

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR RELIEF FROM STAY

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Toyota Lease Trust, Denise Carlon appearing, upon a motion to vacate the automatic stay as to a 2015 Lexus RX350 VIN 2T2BK1BAXFC332729, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Thomas Dowey, Esq., attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of August 4, 2017, Debtors are due for the installment due April 14, 2017 through July 14, 2017 for a total default of \$2,476.00 (4 @ \$669.00, \$200 in suspense); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$2,476.00 will be paid over nine months by Debtors, in addition to the regular installment payment, remitting \$275.11 per month for nine months which additional payments shall begin on August 14, 2017 until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular installment payments are to resume August 14, 2017, directly to Secured Creditor outside of the plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Debtors shall keep the subject vehicle insured; and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the regular monthly installment payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.

Certificate of Notice Page 3 of 3  
United States Bankruptcy Court  
District of New Jersey

In re:  
Jessica Federico  
Thomas D Federico  
Debtors

Case No. 15-26163-JNP  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Sep 08, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 10, 2017.

db/jdb +Jessica Federico, Thomas D Federico, 211 N. Lafayette Ave., Ventnor, NJ 08406-1624

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 10, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 5, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com,  
bkggroup@kmlawgroup.com  
Francesca Ann Arcure on behalf of Creditor Toyota Motor Credit Corporation  
nj\_ecf\_notices@buckleymadole.com  
Francesca Ann Arcure on behalf of Creditor TOYOTA MOTOR CREDIT CORPORATION  
nj\_ecf\_notices@buckleymadole.com  
Francesca Ann Arcure on behalf of Creditor Toyota Motor Credit Corporation as servicing agent  
for Toyota Lease Trust nj\_ecf\_notices@buckleymadole.com  
Isabel C. Balboa ecfmil@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmil@standingtrustee.com,  
summarymail@standingtrustee.com  
Patrick O. Lacsina on behalf of Creditor Ocwen Loan Servicing, LLC bmusarra@rasnj.com,  
bkyecf@rasflaw.com, legerman@rasnj.com  
Thomas E. Dowe on behalf of Joint Debtor Thomas D Federico tdesquire@hotmail.com  
Thomas E. Dowe on behalf of Debtor Jessica Federico tdesquire@hotmail.com

TOTAL: 9